

## AMENDMENTS TO THE CLAIMS

Amended claims follow:

1. (Currently Amended) A method for carrying out a computer-implemented transaction, comprising:
  - storing in memory a transaction pattern reflecting a transaction; and
  - executing the transaction pattern to carry out the transaction;
  - wherein the transaction pattern includes a record of: information submitted by a user, user actions taken by the user, system actions taken by a system in response to the information and the user actions in order to generate results, and the results that are sent to the user;
  - wherein the storage of the transaction pattern includes storage of records of a navigation of the user during the transaction;
  - wherein the transaction pattern further includes information submitted by the user, in each form and in each step of a login and account access process.
2. (Cancelled)
3. (Previously Presented) The method as recited in claim 1, wherein the transaction pattern further includes a record of the actions taken by the system which enable access of the user to data, and actions enabled by the data to retrieve content.
4. (Previously Presented) The method as recited in claim 1, wherein the storage of the transaction pattern includes the storage of records relating to an interface presented to the user.
5. (Previously Presented) The method as recited in claim 1, wherein the storage of the transaction pattern includes the storage of records relating to the submission of information by the user.

6. (Original) The method as recited in claim 1, wherein the storage of the transaction pattern includes the storage of parameters required to complete the transaction.

7. (Canceled)

8. (Previously Presented) The method as recited in claim 1, wherein the storage of the transaction pattern includes the storage of information returned to the user by the system.

9. (Previously Presented) The method as recited in claim 1, wherein the storage of the transaction pattern includes the storage of information selected by the user.

10. (Previously Presented) The method as recited in claim 1, wherein the execution of the transaction pattern includes retrieval of the transaction pattern by at least one of an automated agent and a programmable agent.

11. (Original) The method as recited in claim 1, wherein the execution of the transaction pattern includes submission of required parameters during the transaction.

12. (Original) The method as recited in claim 1, wherein the execution of the transaction pattern involves automatic navigation during the transaction.

13. (Original) The method as recited in claim 1, wherein the execution of the transaction pattern includes retrieval of content.

14. (Previously Presented) The method as recited in claim 1, wherein the execution of the transaction pattern includes relaying content to the user.

15. (Original) The method as recited in claim 1, wherein the execution of the transaction pattern includes recognizing a state of a remote application.

16. (Currently Amended) A computer program product, embodied on a computer readable medium and capable of execution on a computer, for carrying out a computer-implemented transaction, comprising:

computer code for storing in memory a transaction pattern reflecting a transaction; and

computer code for executing the transaction pattern to carry out the transaction;

wherein the transaction pattern includes a record of: information submitted by a user, user actions taken by the user, system actions taken by a system in response to the information and the user actions in order to generate results, and the results that are sent to the user;

wherein the storage of the transaction pattern includes storage of records of a navigation of the user during the transaction;

wherein the transaction pattern further includes information submitted by the user in each form and in each step of a login and account access process.

17. (Cancelled)

18. (Previously Presented) The computer program product as recited in claim 16, wherein the transaction pattern further includes a record of the actions taken by the system which enable access of the user to data, and actions enabled by the data to retrieve content.

19. (Previously Presented) The computer program product as recited in claim 16, wherein the storage of the transaction pattern includes the storage of records relating to an interface presented to the user.

20. (Previously Presented) The computer program product as recited in claim 16, wherein the storage of the transaction pattern includes the storage of records relating to the submission of information by the user.

21. (Original) The computer program product as recited in claim 16, wherein the

storage of the transaction pattern includes the storage of parameters required to complete the transaction.

22. (Previously Presented) The computer program product as recited in claim 16, wherein the storage of the transaction pattern includes the storage of records relating to the navigation of the user during the transaction.

23. (Previously Presented) The computer program product as recited in claim 16, wherein the storage of the transaction pattern includes the storage of information returned to the user by the system.

24. (Previously Presented) The computer program product as recited in claim 16, wherein the storage of the transaction pattern includes the storage of information selected by the user.

25. (Previously Presented) The computer program product as recited in claim 16, wherein the execution of the transaction pattern includes retrieval of the transaction pattern by at least one of an automated agent and a programmable agent.

26. (Original) The computer program product as recited in claim 16, wherein the execution of the transaction pattern includes submission of required parameters during the transaction.

27. (Original) The computer program product as recited in claim 16, wherein the execution of the transaction pattern involves automatic navigation during the transaction.

28. (Original) The computer program product as recited in claim 16, wherein the execution of the transaction pattern includes retrieval of content.

29. (Previously Presented) The computer program product as recited in claim 16, wherein the execution of the transaction pattern includes relaying content to the user.

30. (Original) The computer program product as recited in claim 16, wherein the execution of the transaction pattern includes recognizing a state of a remote application.

31. (Currently Amended) A system for carrying out a computer-implemented transaction, comprising:

hardware logic for storing in memory a transaction pattern reflecting a transaction; and

hardware logic for executing the transaction pattern to carry out the transaction; wherein the transaction pattern includes a record of: information submitted by a user, user actions taken by the user, system actions taken by a system in response to the information and the user actions in order to generate results, and the results that are sent to the user;

wherein the storage of the transaction pattern includes storage of records of a navigation of the user during the transaction;

wherein the transaction pattern further includes information submitted by the user, in each form and in each step of a login and account access process.

32. (Previously Presented) The method as recited in claim 15, wherein the remote application is an electronic commerce application.

33. (Currently Amended) A method for carrying out a computer-implemented transaction, comprising:

recording information submitted by a user as part of a transaction;  
recording user actions taken by the user as part of the transaction;  
recording system actions taken by a system in response to the information and the user actions in order to generate results as part of the transaction;  
recording the results that are sent to the user as part of the transaction;  
generating a transaction pattern based on the recorded information;  
storing the transaction pattern in memory; and  
executing the transaction pattern to automatically carry out the transaction upon receiving a user request for the transaction;

wherein the storage of the transaction pattern includes storage of records of a navigation of the user during the transaction;

wherein the transaction pattern includes information submitted by the user, in each form and in each step of a login and account access process.

34. (Previously Presented) The method as recited in claim 33, wherein the transaction pattern further includes a record of actions taken by the system which enable access of the user to data, and actions enabled by the data to retrieve content.

35. (Previously Presented) The method as recited in claim 33, wherein the storage of the transaction pattern includes the storage of information returned to the user by the system.

36. (Previously Presented) The method as recited in claim 33, wherein the storage of the transaction pattern includes the storage of information selected by the user.

37. (Previously Presented) The method as recited in claim 33, wherein the execution of the transaction pattern includes retrieval of the transaction pattern by at least one of an automated agent and a programmable agent.

38. (Previously Presented) The method as recited in claim 33, wherein the execution of the transaction pattern involves automatic navigation during the transaction.

39. (Previously Presented) The method as recited in claim 33, wherein the execution of the transaction pattern includes relaying content to the user.

40. (Previously Presented) The method as recited in claim 33, wherein the execution of the transaction pattern includes recognizing a state of a remote application.

41. (Currently Amended) A method for carrying out a computer-implemented electronic commerce (e-commerce) transaction, comprising:

storing in memory a transaction pattern reflecting a transaction, wherein the transaction pattern includes:

- creation and actions associated with forms presented in a web-interface with which a user submits information;
  - information submitted by the user, in forms presented in an e-commerce flow;
  - an internal process whereby the submitted information is sent to servers and databases of an e-commerce site;
  - navigation of the user within the e-commerce process;
  - system actions taken by a system in response to the information and the creation and actions in order to generate results; and
  - the results returned by the e-commerce site once the submitted information has been processed; and
  - executing the transaction pattern to carry out the transaction;
- wherein the transaction pattern further includes information submitted by the user, in each form and in each step of a login and account access process.

42. (Currently Amended) A method for carrying out a computer-implemented transaction, comprising:

- recording information submitted by a user as part of a transaction;
- recording user actions taken by the user as part of the transaction;
- recording system actions taken by a system in response to the information and the user actions in order to generate results as part of the transaction;
- recording the results that are sent to the user as part of the transaction;
- recording actions taken by the system which enable the user to access data;
- recording actions enabled by the data to retrieve content;
- generating a transaction pattern based on the recorded information;
- storing the transaction pattern in memory, including:
  - storing records relating to an interface presented to the user;
  - storing records relating to the submission of information by the user;
  - storing parameters required to complete the transaction;

- storing records of a navigation of the user during the transaction;
- storing records relating to the navigation of the user during the transaction;
- storing information returned to the user by the system;
- storing information selected by the user;

executing the transaction pattern to automatically carry out the transaction upon receiving the user request for the transaction, including:

- retrieving the transaction pattern using at least one of an automated agent and a programmable agent;

- recognizing a state of a remote application;
- submitting required parameters during the transaction;
- performing automatic navigation during the transaction;
- retrieving content; and
- relaying content to the user;

wherein the transaction pattern further includes information submitted by the user, in each form and in each step of a login and account access process.

43. (Cancelled)

44. (Previously Presented) The method as recited in claim 1, wherein the transaction pattern further includes an internal process, whereby submitted information is sent to servers and databases of a portfolio account site of the user.